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...What a Missionary COSTS

SCHEDULE OF ESTIMATED COST OF SUPPORTING A CBFMS MISSIONARY COUPLE

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What Does It Cost to Support a Missionary?

The answer to this question involves more than the casual inquirer usually anticipates.

First, let us realize that it costs more than money. Have you stopped to think what it cost the missionary to become a missionary? He spent many years in preparation and training preceding his appointment.

But, even before the days of preparation for the missionary are years of training that a godly father and mother may have put into the home background of that particular individual. Think for a moment what it costs that father and mother when they stand at the dock to bid farewell to one whom they may never see again. Few of us ever pay that price in the support of a missionary.

We can in no way minimize these costs. Let us face the fact, however, that it does cost *dollars* to send and support a mis-

sionary. CBFMS seeks to maintain the dignity of the Lord's work. As Baptists, we believe in the priesthood of the believer; therefore, whether one belongs to the so-called clergy or to the laity, he has the right to receive that which is due for his work.

What Is Involved in Supporting a Missionary?

For the guidance of missionaries and churches interested in supporting them, this pamphlet explains the factors involved in the cost of supporting our missionaries.

This pamphlet, however, does not constitute the *final word* in these matters. CBFMS is a comparatively new organization and some policies are still in the process of formation. Furthermore, changing conditions in the world make revisions necessary from time to time.

The cost of supporting a missionary is divided into two categories: (1) Annual Support and (2) Outgoing Expense.

In computing the amount for the *annual support*, the following factors must be con-

sidered. Each item will be more fully explained in the subsequent pages.

1. Salary (basic field) incluuding the supplemental allowance for high cost of living.
2. Pension premiums.
3. Transportation.
4. Medical expense.
5. Field work expense.
   a. Building repairs, rents, etc.
   b. Language study on the field.
   c. Evangelistic work (as done by our missionaries, not including native workers).
   d. Field conference expense.
   e. Field administrative expense.
   f. Educational work.
   g. Miscellaneous field expense.
6. Contingency.
7. Service to missionaries.
8. Administration and promotion.
9. Reserve for furlough year.
10. Children's support.

Since these items vary in accordance with each field, the annual support will vary. Hence, a missionary going to Belgian Congo, where costs are comparatively low, and one going to Brazil, where costs are high, will each be able to explain the figures to the supporting constituency.

The *outgoing expense* involves the following items:

1. Initial passage to the field.
2. Outfit allowance.
3. Shipping of outfit to the field.
4. Language study before proceeding to the field or in Europe if such is involved.
5. Deputation and publicity.

Each of these items also will be more fully explained in subsequent pages.

I. Annual Support

1. Salary

a. Basic Salary

The basic salary of a missionary couple in foreign service is $1,224 and that of a single missionary in foreign service is $840. This basic salary applies to all fields. Home salary is $2,004 for couples; $1,200 for single missionaries.

b. Supplemental Field Allowance

Because of the increased cost of living in the various countries and in the United States at the present time, the board recognizes that the basic salary is inadequate for the needs of the missionaries. Therefore, the missionary

receives, in addition to the basic salary, an additional "supplementary field allowance," a definite percentage of the basic salary. This percentage varies according to the economic

conditions prevailing on the respective fields, and will be adjusted from time to time to meet rising or declining living costs.

The supplementary field allowance schedule in effect at the present time (July, 1950) follows and under present changing world conditions may need constant revision:

Country	*Couples*	*Single*
India	40%	25%
Belgian Congo	10%	10%
North Brazil	70%	55%
China	40%	25%
Japan	60%	60%
Argentina	40%	25%
French West Africa	20%	20%
Europe	60%	40%
Home salary during furlough	10%	10%

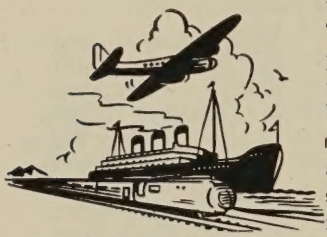
CBFMS keeps abreast of the economic conditions on the various fields by means of information secured from missionaries and from other sources.

2. Pension Premiums

A pension plan for missionaries has been established, with contracts issued by the Presbyterian Ministers Fund of Philadelphia. The board has established the premium rates for married and single missionaries. For a married missionary, the annual premium is from $250 to $280, and for a single missionary, it is from $125 to $140. Three-fourths of the premium is paid by the CBFMS and one-fourth is paid by the missionary from his own salary.

3. Transportation

This item of transportation is not to be confused with the original transportation cost of getting the missionary to his field of service. Transportation under "Annual Support" refers to the cost of bringing the missionary home after a term of service on the field and taking him back to the field after furlough. It is a large item in the overall cost of supporting a missionary, and not easily determined under present unstable world conditions. It has been necessaray in some instances to use air transportation with somewhat higher cost. On the other hand, in some areas, air transportation is no more expensive than boat transportation.



The following figures will give some idea of what it costs to send missionaries to their fields:

India--San Francisco to Bombay, via steamer—single fare approximately $600.

Belgian Congo—New York to Antwerp (for language study), via steamer, $140.
Antwerp to Matadi (east coast Belgian Congo), via steamer, $400 (Inland travel additional). Total single fare approximately $650.

Argentina—New York to Buenos Aires—single fare approximately $450.

In addition to the overseas transportation, there is railroad transportation from the missionary's home to the port of embarkation which, in many cases, involves a trip from one end of the United States to the other, and the trip from the port of entry to the actual field. This part of the journey often costs as much as the overseas passage.

In estimating the annual cost of supporting a missionary, the cost of a round trip from the field to the missionary's home, and back to his field every four to six years must be taken into account (the initial passage to the field is in *outgoing expense*).

The following figures have been adopted as an estimate for a round trip:

India	$1338
Congo	1920
Brazil	832
China	1560
Japan	1015
Argentina	1015
French West Africa	1275
Italy	918
Portugal	810

To compute the annual amount, divide this figure by the term of service. For example, India has a six year term. $1338 divided by six equals $223 which is the annual amount needed to meet this transportation expense.

4. Medical Expense

The simplest way to indicate the extent to which the CBFMS underwrites the medical expense of the missionary is to quote the formal action taken by the board:

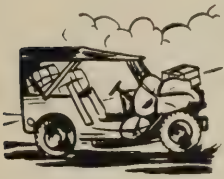
"The missionary shall be responsible for the first $50 of medical expense for himself and his family during each fiscal year. The society shall be responsible for 80 per cent of all medical expenses exceeding the sum of $50 a year. It is understood that this clause includes dental care, etc."

It is difficult to estimate this figure accurately since most of our missionaries at present are young and in good health, and at present may not need much assistance from this medical fund. However, in planning for the future, the medical fund may have heavy expenditures. Hence the amount of $6 per month per missionary or $72 per year, may or may not prove sufficient. This at best can only be an estimate and we pray that even this amount may not be needed. However, every missionary society realizes that medical care must be provided for if it is to stand by those whose health may be broken because of the adverse circumstances under which they work.

5. Miscellaneous Field Expense

The field work expense provides for touring and field travel in connection with the missionary's evangelistic work, compound upkeep, language study on the field, and other miscellaneous expense listed under this item on page 3.

This item does not include the expenses in connection with native workers. Native workers are listed in a separate section in the budget and CBFMS is seeking to get native workers supported by a separate native workers' fund.



These items vary according to the field, but average about $650 annually per missionary. The figure for this item may vary slightly from year to year as the missionaries in conference on the field increase their work and their personal effectiveness but the figures used in this pamphlet serve as an annual average.

6. Contingency or Emergency Fund

The board voted to set up an Emergency Fund of 5 per cent of all contribution income to finance unforeseen emergencies, such as devaluation of money due to political crises, or the need to bring missionaries home suddenly because of war.

In figuring the annual cost of supporting a missionary, this item of 5 per cent is included.

7. Service to Missionaries

Even after a missionary gets across the seas, he still needs a good deal of service from home. When your church provides the funds for a jeep, or some special equipment, someone on the East or West coast must see it through the complicated shipping procedures, etc. Each operation costs money.

Some of this type of service is carried on through co-operative evangelical missionary organizations such as the Evangelical Foreign Missions Association and similar organizations in foreign lands. CBFMS must carry its share of financial responsibility for such service groups. For this reason, $50 per year per missionary is set aside to pay for specialized services to missionaries.

8. Administration and Promotion

Administration and promotion are necessary expenses involved in operating a missionary society. The policy of the CBFMS is to keep these items at a minimum.

Since the greater part of the income received by the CBFMS is now personalized by being designated toward the support of one or more missionaries, it is necessary to include an item of approximately 15 per cent for administration and promotion.

Thus each missionary's supporting constituency bears its comparative share of this necessary expense.

9. Reserve for Furlough Year (Home Salary)

Every four or six years, a missionary returns to the United States for twelve to eighteen months of furlough. During that time, his "home salary" must usually be higher than that paid while on the field. The months spent away from the field, devoted to rest and deputation work among the churches, at home, are also a definite part of the cost of supporting a missionary. The present home salary schedule is as follows:

a. For a married couple $2,004 a year.

b. For a single missionary $1200 a year.

In addition, the regular children's allowances listed herein are in effect and the supplemental allowance of 10 per cent is also in effect.

10. Children's Allowances

Missionaries receive allowances for the support of their children according to the following scale:

Birth to age 6.....$168 a year
6 to 12 years..... 228 a year

12 to 16 years	276 a year
16 to 20 years	300 a year
16 through 21 years (if in college)	420 a year

The same percentage basis will be used for the determination of the children's allowances as is used to determine the supplementary salary on a particular field. In other words, if a missionary in India receives a supplementary salary based on 40 per cent of the basic salary, he will receive the above children's allowances plus an amount equivalent to 40 per cent of these children's allowances.

Education of Missionaries' Children (on the field)

Whenever possible, missionaries' children are sent to special schools, sometimes at great distances from the mission station. In such instances, the society pays a part of this additional expense. In other cases, it is necessary for missionaries to teach their own children with the aid of such special correspondence courses as those prepared by the Calvert School. This costs $75 to $100 per child per year.

Transportation Costs for Children

A child from 3 to 9 years of age requires half fare in ocean travel and full fare above that age. In computing the average annual support of a child, these items have been taken into account. (See chart on page 16.)

Housing

It is the responsibility of the CBFMS to provide housing for the missionaries, either in buildings owned by the society or in others for which rent is paid by the society.

Because the pioneer nature of our work requires the purchase or erection of homes for our missionaries on practically all of our fields, housing costs represent a large item in our overall needs. In estimating the annual cost of supporting a missionary on the foreign field, provision for housing and upkeep should be taken into account; however, this cost has not been included in this presentation.

CBFMS trusts that these special housing needs will be provided by special gifts for this purpose.

The following schedules summarize in chart form the foregoing information. Churches and individuals interested in assuming partial or total support are requested to make their contributions on a monthly basis if possible. By following this plan, all obligations will be met as they come due.

SCHEDULE OF ANNUAL SUPPORT NEEDED FOR SINGLE MISSIONARIES

Country	India	Congo	Brazil	China	Japan	Argentina	F. W. Africa	Italy	Portugal
Term	6 yrs.	6 yrs.	4 yrs.	6 yrs.	5 yrs.	6 yrs.	3 yrs.	6 yrs.	6 yrs.
Cost of Living %	25 %	10 %	55 %	25 %	60 %	25 %	20 %	60 %	60 %
Field Salary plus Cost of Living %	$1050	924	1302	1050	1344	1050	1068	1344	1344
Pension Premium	$ 105	105	105	105	105	105	105	105	105
Transportation	$ 223	320	208	260	203	203	425	153	135
Medical	$ 72	72	72	72	72	72	72	72	72
Field Expense	$ 650	538	763	650	725	650	575	725	725
Service to Missionaries	$ 50	50	50	50	50	50	50	50	50
Furlough Salary	$ 45	66	0	45	0	45	104	0	0
Contingency Approximately 5%	$ 139	131	159	141	158	138	149	155	154
Administration, Promotion Approximately 15%	$ 411	388	471	418	468	407	442	458	455
Total	$2755	2594	3130	2791	3125	2720	2930	3062	3040
Suggested Annual Basis	$2750	2600	3150	2800	3150	2750	2950	3050	3050

SCHEDULE OF ANNUAL SUPPORT NEEDED FOR MARRIED COUPLES

Country	India	Congo	Brazil	China	Japan	Argentina	F. W. Africa	Italy	Portugal
Term	6 yrs.	6 yrs.	4 yrs.	6 yrs.	5 yrs.	6 yrs.	3 yrs.	6 yrs.	6 yrs.
Cost of Living %	40 %	10 %	70 %	40 %	60 %	40 %	20 %	60 %	60 %
Field Salary plus Cost of Living %	$1714	1346	2081	1714	1958	1714	1469	1958	1958
Pension Premium	$ 210	210	210	210	210	210	210	210	210
Transportation	$ 446	640	416	520	406	406	850	306	270
Medical	$ 144	144	144	144	144	144	144	144	144
Field Work Expense	$1300	1075	1525	1300	1450	1300	1150	1450	1450
Service to Missionaries	$ 100	100	100	100	100	100	100	100	100
Furlough Salary	$ 82	143	31	82	49	82	245	41	41
Contingency Approximately 5%	$ 248	227	280	253	268	245	259	261	259
Administration, Promotion Approximately 15%	$ 744	680	840	759	805	736	776	784	778
Total	$4988	4565	5627	5082	5390	4937	5203	5254	5210
Suggested Annual Basis	$5000	4600	5650	5100	5400	4950	5200	5250	5200

AVERAGE SCHEDULE OF ANNUAL SUPPORT NEEDED FOR MISSIONARY CHILDREN

Country	India	Congo	Brazil	China	Japan	Argentina	F. W. Africa	Italy	Portugal
Average Allowance	$ 320	250	364	364	364	320	373	364	364
Transportation	$ 224	320	206	268	206	208	425	150	150
Contingency 5 %	$ 34	35	35	39	35	33	43	30	30
Administration and Promotion	$ 102	105	105	119	105	99	129	96	96
Total	$ 680	710	710	790	710	660	870	640	640

II. Outgoing Expense

In the previous section of this pamphlet we took up the items involved in Annual Support—the recurring items of expense after the missionary is on the field. Let us now take up the items involved in getting the missionary equipped and ready for service on the field.

This we call Outgoing Expense. Consider what is involved:

1. Passage

This must include the actual initial amount that will be needed to transport the missionary *from his home to his station on a foreign field.* The actual amount will depend on the field to which he is going and the amount of expense involved in transportation in this country to get the missionary to the port of embarkation, and from the port of entry to his field after his ocean trip. For example, a missionary going from Chicago to our India field must have transportation to New York, overseas passage from New York to Bombay, and field passage from Bombay to Ellichpur. The total may be estimated at approximately $800 for a single missionary, and $1600 for a couple. Where children are involved, their transportation must be added in computing this amount.

2. Outfit Allowances

The board recognizes that in sending a missionary to a foreign field, the purchase of

certain special equipment is necessary. Missionary outfits vary according to individual tastes and preferences, the particular needs of the field and the availability of the various equipment items on the field. It should be borne in mind that the outfit allowance is for the purchase of equipment necessitated by the missionary's going to the foreign field and is not intended to cover the purchase of the usual items of clothing or food; it is assumed that his salary is adequate for these needs.

Since most missionaries require at least $600 for outfit equipment, this amount has been adopted as the minimum basis for the outfit allowance for a single missionary. In many cases, this will not prove adequate. Families, especially with children, will require far more. Whatever the amount of equipment desired, the missionary must have the funds for it as well as funds to cover the cost of shipping it to the field. If the missionary receives most of his equipment as gifts, he may need only funds to cover the cost of the shipping expense and duty.

3. Shipping of Freight

The shipping of a missionary's freight from the home to his field often costs as much as the missionary's passage for himself.

The following are some of the items involved in this expense:

a. Packing (some items cannot be packed by the missionary).
b. Hauling by truck to the freight depot.
c. Overland railroad freight or express charges. (Sometimes involving a distance from one end of the U. S. to the other).
d. Charges for various services on the part of the shipping agent.
e. Overseas freight charges.
f. Insurance.
g. Payment of duty at port of entry.
h. Overland transportation from this port to the mission station.

For a single missionary, this expense may involve from $500 to $750, all depending upon the amount of equipment shipped. Families with more equipment may require as much as twice this amount. Records of those who have already gone to the field reveal that it costs approximately 10 cents per pound to clear all costs of packing, preparation, hauling, overland freight and express charges, services on the part of the shipping agent, insurance and overseas passage. A missionary taking 1000 pounds of equipment will pay approximately $100 to get that equipment to a foreign shore. In addition, it is necessary to get it

from the port of entry to the field of labor. This involves duty and transportation. Duty may many times be figured at one-fourth to one-half the original purchase price. Shipping charges will vary.

4. Language Study

This amount is to cover the cost of language study in the U. S. and Europe before proceeding to the field. Language study after the missionary arrives on the field is provided for in Field Expense in the schedule of annual support.

It is the society's policy that as far as possible all appointees avail themselves of the special studies given at Wycliffe Summer Institute of Linguistics.

The cost of this special study, including transportation, tuition and board is approximately $250 for a single missionary.

5. Deputation and Publicity

The society desires to help the appointee in securing his support and suggests that an amount of $200 per missionary unit (a unit is either a single missionary or a married couple) be included to help toward deputation and publicity expense. This involves the

printing of prayer cards to enlist prayer helpers, biographical sketches, news releases, photographs and various incidental items necessary to help place the appointee before our constituency.

It is usually necessary to place a new missionary appointee on Home Salary for approximately one year before going to the field. During this period, the missionary appointee does deputation work in the interest of raising his support, accumulates his equipment and engages in preliminary language study.

The society does not have sufficient funds in the general budget to carry the items of deputation, publicity and home salary for new appointees for a prolonged period of time. *It is therefore essential that churches who are interested in supporting any of the new appointees begin their contributions toward support as soon after the appointment as possible.* The society pays full home salary for the appointee for the first three months of his deputation period. After this, if sufficient funds for the missionary do not come in to meet the salary demand, the society will pay the appointee whatever is contributed toward his support. As soon as sufficient comes in, the appointee will receive full home salary. In the event that any surplus accrues in his annual support account, it will be transferred to his outgoing expense to aid the appointee in getting to the field as soon as funds permit.

When all the items involved in outgoing expense are added together, a single mission-

ary may require $2400 or more; a married couple would require approximately twice this amount since more equipment may be necessary and since the passage would be doubled. If there are children, it would raise the amount needed because of the children's fare.

The amount for each missionary unit will be decided upon in consultation with the missionary, the general director and foreign secretary.

III. Policy Governing Offerings and Contributions Toward Outgoing Expense

The appointee is requested to turn in to the society all funds received, whether given for personal gifts or outgoing expense. The appointee will be given the full benefit of these funds.

By following this policy, misunderstanding will be eliminated regarding the interpretation of offerings or gifts. It also will enable the society to issue a receipt for every gift received, and will avoid the possibility of any criticism that individuals are collecting money under the sponsorship of CBFMS for which they do not give an account.

Prayer Support and Reward

If the above figures seem costly, let us realize that the least any of us can invest in foreign missions is our money. We are aware of the fact, however, that Christians in the

homeland must provide the necessary funds to keep missionaries on the fields, with the assurance that they shall share and share alike in the Saviour's reward when He comes. But the greatest investments we can make toward the propagation of the gospel of the Lord Jesus Christ are our lives and prayers, the linking of ourselves together with those who represent us on the foreign field.

We covet the prayers of our constituency who share in this great foreign missionary enterprise. Our prayer is that CBFMS shall always be an agency in the hands of God to accomplish His plans and His purposes in the salvation of lost souls in the regions beyond. It is hoped that this information will inform our constituency as to the total costs of supporting a CBFMS missionary. Again we must point out that *this information does not constitute the final word on this subject,* but is an estimate based on our present experience as to what is involved in the *total* support of a missionary.

Personalized Giving

The CBFMS *encourages individuals and churches to share in the total support of a missionary and thus personalize their missionary contributions. Write to the Chicago office for further information on missionaries who yet need a share of their total support underwritten.*

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FOREIGN MISSION SOCIETY

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